

**PCensus Online Sample Report
Nielsen Financial CLOUT**

Report Contents

[Map](#)

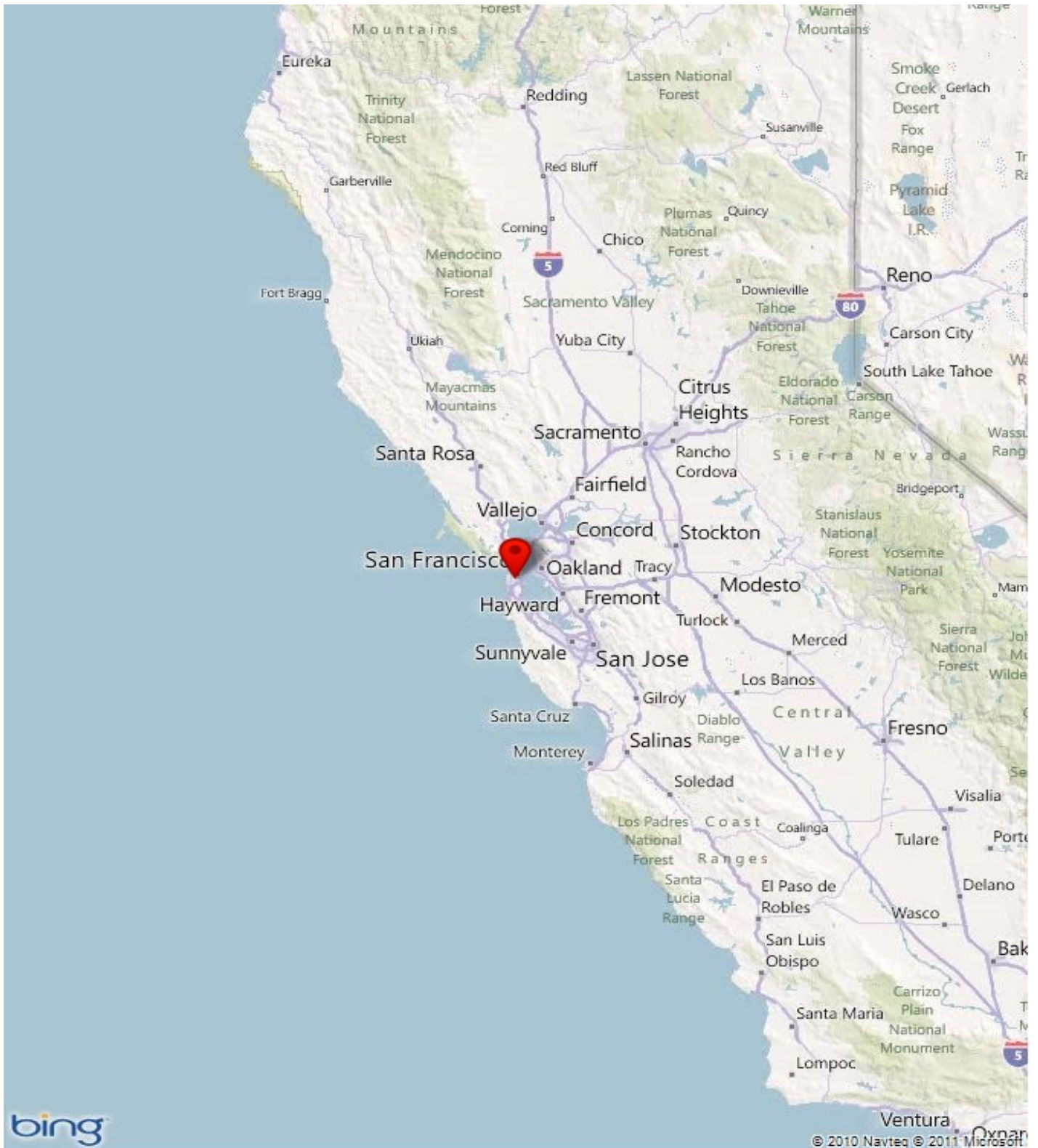
[Financial Clout Demand 2011 Estimate](#)

[Financial Clout Demand 2016 Estimate](#)

Study Areas

San Francisco County, CA

**PCensus Online Sample Report
Nielsen Financial CLOUT**



**PCensus Online Sample Report
Nielsen Financial CLOUT
Financial Clout Demand 2011 Estimate**

Financial Clout Demand 2011 Estimate	San Francisco County, CA							
	Product Count of Area	Percent of Area House- holds	Product Count of USA	Percent of USA House- holds	Average \$ Balance or Value of Area	Percent of Average Income	Average \$ Balance or Value of USA	Index (Base USA)
2011 Estimated Total Households	341,468		116,862,390					
2011 Estimated Total Income (Millions)					\$ 33,532		\$ 7,891,636	0
2011 Estimated Average Household Income					\$ 98,200		\$ 67,529	145
Checking/DDA Products								
Interest DDA	145,553	42.63%	51,152,791	43.77%	\$ 16,512	16.81%	\$ 9,169	180
Regular/Non-Interest DDA	195,439	57.23%	62,329,934	53.34%	\$ 7,258	7.39%	\$ 4,890	148
Transaction/DDA	314,285	92.04%	107,505,106	91.99%	\$ 12,662	12.89%	\$ 7,603	167
Credit Card Products								
Bank Credit Card	273,727	80.16%	86,210,218	73.77%	\$ 11,088	11.29%	\$ 7,579	146
Bank Credit Card with revolving balance	233,390	68.35%	70,047,287	59.94%				
Discovery Card	68,875	20.17%	25,269,519	21.62%	\$ 6,849	6.97%	\$ 3,099	221
Discovery Card with revolving balance	40,095	11.74%	13,602,726	11.64%				
MasterCard Card	181,092	53.03%	55,827,568	47.77%	\$ 5,583	5.69%	\$ 3,976	140
MasterCard with revolving balance	121,624	35.62%	36,957,296	31.62%				
VISA Card	233,379	68.35%	69,807,992	59.74%	\$ 6,367	6.48%	\$ 4,612	138
VISA Card with revolving balance	154,898	45.36%	47,303,940	40.48%				
Delivery Products								
Account Relations (Ave. per household)					10		8	112
Asset/Cash Management Account	29,667	8.69%	6,367,590	5.45%	\$ 308,867	314.53%	\$ 279,432	111
ATM/Debit Cardholder	305,066	89.34%	99,525,071	85.16%				
ATM/Debit Card User	280,931	82.27%	90,474,077	77.42%				
ATM/Debit Trans/Month (Ave. per HH)					7		8	95
Holding Company Relations (Ave. per HH)					3		2	108
Institution Relations (Ave. per HH)					5		4	104
Use Internet Banking	256,161	75.02%	80,770,530	69.12%				

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Financial Clout Demand 2011 Estimate	San Francisco County, CA							
	Product Count of Area	Percent of Area House- holds	Product Count of USA	Percent of USA House- holds	Average \$ Balance or Value of Area	Percent of Average Income	Average \$ Balance or Value of USA	Index (Base USA)
Mutual Fund,Obtain from Bank/SL/CU	14,357	4.20%	3,355,688	2.87%				
Mutual Fund,Obtain from Brokerage	30,074	8.81%	8,904,335	7.62%				
Mutual Fund,Obtain from Mutual Fund Co	33,022	9.67%	6,537,294	5.59%				
Mutual Fund,Obtain from Other	6,700	1.96%	1,763,699	1.51%				
Mutual Fund,Obtain by Mail	16,263	4.76%	3,039,135	2.60%				
Mutual Fund,Obtain by Phone	9,616	2.82%	3,221,765	2.76%				
Mutual Fund,Obtain in Person	38,254	11.20%	11,337,758	9.70%				
Mutual Fund,Obtain Use Other Method	7,902	2.31%	2,130,586	1.82%				
Mutual Fund,Obtain through Internet	18,319	5.36%	3,118,556	2.67%				
Online Trades,3mos	27,472	8.05%	4,214,195	3.61%				
Online Transfers,3mos	178,448	52.26%	49,225,322	42.12%				
Pay Bill via Internet,3mos	190,307	55.73%	55,816,475	47.76%				
Installment Loan Products								
Auto Lease	8,183	2.40%	3,415,099	2.92%	\$ 14,600	14.87%	\$ 13,735	106
By Dealer	6,276	1.84%	2,979,181	2.55%	\$ 15,069	15.35%	\$ 14,153	106
On Own	2,328	0.68%	479,802	0.41%	\$ 10,695	10.89%	\$ 9,882	108
Auto Loans	72,621	21.27%	38,002,908	32.52%	\$ 14,851	15.12%	\$ 14,383	103
By Dealer	46,673	13.67%	25,515,544	21.83%	\$ 15,857	16.15%	\$ 14,444	110
On Own	27,565	8.07%	14,447,626	12.36%	\$ 12,278	12.50%	\$ 12,324	100
First Mortgages	98,130	28.74%	51,352,291	43.94%	\$ 313,008	318.74%	\$ 153,185	204
First Mortgages > \$150,000	59,949	17.56%	16,917,493	14.48%				
Fixed Rate Mortgages (FRM)	72,617	21.27%	43,848,766	37.52%	\$ 282,200	287%	\$ 145,546	194
Adjustable Rate Mortgages (ARM)	23,370	6.84%	6,616,974	5.66%	\$ 354,506	361%	\$ 183,729	193
Other Rate Type Mortgages	2,141	0.63%	599,219	0.51%	\$ 178,485	182%	\$ 163,659	109
Personal Loans (PL)	51,261	15.01%	23,918,096	20.47%	\$ 46,915	47.77%	\$ 22,316	210
PL Second Mortgage	12,317	3.61%	6,137,249	5.25%	\$ 95,361	97.11%	\$ 38,410	248
PL,Student Loan	25,070	7.34%	7,744,194	6.63%	\$ 32,097	32.69%	\$ 21,846	147

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	Product Count of Area	Percent of Area House- holds	Product Count of USA	Percent of USA House- holds	Average \$ Balance or Value of Area	Percent of Average Income	Average \$ Balance or Value of USA	Index (Base USA)
PL Other Types	19,534	5.72%	12,003,039	10.27%	\$ 21,790	22.19%	\$ 10,735	203
Insurance Products								
Annuity Insurance	28,840	8.45%	8,601,499	7.36%	\$ 128,332	130.68%	\$ 115,444	111
Cash Value of Insurance	45,798	13.41%	22,281,743	19.07%	\$ 37,571	38.26%	\$ 31,287	120
Fixed Rate Annuities	17,705	5.18%	5,278,686	4.52%	\$ 116,837	118.98%	\$ 105,310	111
Variable Rate Annuities	12,372	3.62%	3,824,953	3.27%	\$ 131,951	134.37%	\$ 114,274	115
Investment Products								
Any Prod/Investment Service (exc 401k)	172,661	50.56%	50,448,998	43.17%	\$ 196,861	200.47%	\$ 136,978	144
Any Prod/Investment Service (inc 401k)	220,479	64.57%	69,243,473	59.25%	\$ 220,376	224.42%	\$ 151,620	145
Brokerage Services,Discount	43,341	12.69%	6,517,711	5.58%				
Brokerage Services,Full Service	50,556	14.81%	12,655,022	10.83%				
Brokerage Services,Total	100,604	29.46%	20,833,174	17.83%				
Collectibles/Precious Metals/Other	65,408	19.15%	21,505,110	18.40%	\$ 30,876	31.44%	\$ 19,143	161
Corporate/Municipal Bonds	19,863	5.82%	4,539,443	3.88%	\$ 73,322	74.67%	\$ 66,770	110
Futures/Warrants/Options	11,486	3.36%	2,127,673	1.82%	\$ 44,620	45.44%	\$ 39,764	112
Government Securities	10,438	3.06%	3,424,741	2.93%	\$ 14,895	15.17%	\$ 14,294	104
Make Stock Trades,3mos	45,635	13.36%	8,937,998	7.65%				
Money Market Mutual Funds	21,202	6.21%	4,892,849	4.19%	\$ 87,659	89.27%	\$ 76,603	114
Mutual Funds (inc IRAs)	81,800	23.96%	21,241,541	18.18%	\$ 163,861	166.86%	\$ 133,334	123
Mutual Funds (exc IRAs)	66,549	19.49%	17,159,941	14.68%	\$ 109,893	111.91%	\$ 94,755	116
Mutual Funds (Stock/Bond)	36,930	10.82%	8,954,076	7.66%	\$ 129,451	131.82%	\$ 118,533	109
Real Estate Investments	37,225	10.90%	9,861,765	8.44%	\$ 579,424	590.04%	\$ 358,684	162
Securities	214,724	62.88%	67,598,773	57.84%	\$ 223,905	228.01%	\$ 153,210	146
Stock	90,565	26.52%	21,562,895	18.45%	\$ 147,199	149.90%	\$ 115,933	127
Stocks from Employer	37,888	11.10%	9,179,809	7.86%	\$ 89,305	90.94%	\$ 69,739	128
Stocks not from Employer	63,258	18.53%	14,651,855	12.54%	\$ 157,253	160.14%	\$ 126,923	124

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	Product Count of Area	Percent of Area House- holds	Product Count of USA	Percent of USA House- holds	Average \$ Balance or Value of Area	Percent of Average Income	Average \$ Balance or Value of USA	Index (Base USA)
Total Mutual Funds	124,309	36.40%	34,450,051	29.48%	\$ 189,705	193.18%	\$ 152,275	125
Trust/Estate Planning Services	14,903	4.36%	3,414,060	2.92%				
US Saving Bond/T-Bills/Notes	50,536	14.80%	20,121,220	17.22%	\$ 17,940	18.27%	\$ 8,699	206
Lines of Credit Products								
American Express Card (AMEX)	66,204	19.39%	12,788,958	10.94%				
Home Equity Line of Credit (HELOC)	30,212	8.85%	10,195,415	8.72%	\$ 57,460	58.51%	\$ 30,924	186
HELOC with revolving balance	24,824	7.27%	8,282,800	7.09%				
Personal Line of Credit (PLC)	81,116	23.76%	27,522,951	23.55%	\$ 32,098	32.69%	\$ 18,823	171
PLC with revolving balance	61,016	17.87%	20,339,979	17.41%				
PLC,Other Types	28,813	8.44%	9,258,068	7.92%	\$ 17,619	17.94%	\$ 13,007	135
PLC,Other Types with revolving balance	22,971	6.73%	7,461,343	6.38%				
PLC,Overdraft Protection	28,559	8.36%	10,846,146	9.28%	\$ 12,606	12.84%	\$ 7,593	166
PLC,Overdraft Protection with revolving balance	16,737	4.90%	6,457,736	5.53%				
Overall Credit Measures								
Credit Products (inc Mortgage)	286,736	83.97%	99,138,287	84.83%	\$ 138,935	141.48%	\$ 102,061	136
Credit with revolving balance (including Mortgage)	247,264	72.41%	88,253,301	75.52%				
Credit Products (exc Mortgage)	284,087	83.20%	95,672,165	81.87%	\$ 32,110	32.70%	\$ 23,537	136
Credit with revolving balance (excluding Mortgage)	234,559	68.69%	79,551,401	68.07%				
Credit Products (excluding Mortgage/CC)	143,620	42.06%	59,693,242	51.08%	\$ 42,383	43.16%	\$ 26,777	158
Credit with revolving balance (excluding Mortgage/CC)	233,419	68.36%	70,381,181	60.23%				
Installment Credit Products	101,844	29.83%	48,586,096	41.58%	\$ 34,204	34.83%	\$ 22,236	154
R/E Secured Credit (including 1st Mortgage)	104,139	30.50%	54,748,273	46.85%	\$ 322,895	328.81%	\$ 153,747	210
R/E Secured Credit (excluding 1st Mortgage)	36,616	10.72%	14,613,691	12.51%	\$ 79,488	80.94%	\$ 37,705	211
Revolving Credit Products	277,510	81.27%	88,345,158	75.60%	\$ 20,319	20.69%	\$ 13,260	153
Overall Deposit Measures								

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Deposit Products	318,511	93.28%	108,924,458	93.21%	\$ 83,411	84.94%	\$ 45,358	184
Liquid Deposit Products	318,093	93.15%	108,719,047	93.03%	\$ 45,142	45.97%	\$ 25,142	180
Retirement Products								
401k Plans	158,122	46.31%	48,782,038	41.74%	\$ 92,321	94.01%	\$ 73,557	126
401k in Mutual Funds	85,319	24.99%	23,130,264	19.79%	\$ 119,295	121.48%	\$ 104,351	114
IRA Products	121,986	35.72%	32,154,764	27.52%	\$ 165,938	168.98%	\$ 143,277	116
IRA in CD Products	18,855	5.52%	3,584,522	3.07%	\$ 101,622	103.48%	\$ 94,561	107
IRA in Mutual Funds	33,432	9.79%	8,749,127	7.49%	\$ 182,178	185.52%	\$ 137,869	132
IRA in Savings Accounts	8,668	2.54%	2,150,289	1.84%	\$ 73,034	74.37%	\$ 69,488	105
IRA in Other Products	51,499	15.08%	15,237,674	13.04%	\$ 153,175	155.98%	\$ 137,005	112
IRA in Securities Products	52,748	15.45%	13,521,039	11.57%	\$ 185,876	189.28%	\$ 150,212	124
IRA in Other Investment	22,960	6.72%	5,392,610	4.61%	\$ 161,761	164.73%	\$ 152,950	106
Keogh Plans	7,216	2.11%	1,384,223	1.18%	\$ 39,434	40.16%	\$ 37,760	104
Other Retirement Plan Products	182,982	53.59%	58,716,610	50.24%	\$ 94,932	96.67%	\$ 74,115	128
Private Pension Plans	62,751	18.38%	22,095,821	18.91%	\$ 39,655	40.38%	\$ 32,190	123
Retirement Savings Products	213,907	62.64%	67,329,776	57.61%	\$ 175,838	179.06%	\$ 133,059	132
ROTH IRA	40,290	11.80%	10,256,569	8.78%	\$ 125,192	127.49%	\$ 108,481	115
Savings Products								
CD Products (inc CD IRAs)	96,475	28.25%	24,382,338	20.86%	\$ 119,978	122.18%	\$ 84,395	142
CD Products (exc CD IRAs)	93,340	27.33%	23,626,661	20.22%	\$ 103,480	105.38%	\$ 72,748	142
Fixed-Interest Savings (exc IRA)	261,872	76.69%	84,802,478	72.57%	\$ 22,838	23.26%	\$ 13,198	173
Money Market Savings Products	103,367	30.27%	26,148,474	22.38%	\$ 50,208	51.13%	\$ 37,854	133
Regular/Liquid Savings (exc IRA)	278,132	81.45%	89,171,132	76.30%	\$ 37,887	38.58%	\$ 21,976	172
Savings Products	284,345	83.27%	91,098,287	77.95%	\$ 79,993	81.46%	\$ 45,740	175
Tax-Advantaged College Savings Account (529 Educational SavingsPlan, Educational IRA, prepaid tuition, etc.)	17,341	5.08%	5,739,095	4.91%	\$ 29,430	29.97%	\$ 24,714	119

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Variable-Interest Saving (exc IRA)	99,718	29.20%	25,070,424	21.45%	\$ 45,697	46.53%	\$ 33,522	136
<p>The Financial CLOUT data set is developed using three years of proprietary Market Audit survey results. The Market Audit survey is a syndicated study of household financial behavior that provides comprehensive and accurate information about consumer consumption of financial services. Each year, the Market Audit program collects information from approximately 75,000 respondents across the nation about all of their financial account relationships with all financial institutions, both traditional and nontraditional. The interviews are conducted year-round to provide continuous, consistent, and unbiased market information for financial services products.</p>								

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Financial Clout Demand 2016 Estimate**

Financial Clout Demand 2016 Estimate	San Francisco County, CA							
	Product Count of Area	Percent of Area House- holds	Product Count of USA	Percent of USA House- holds	Average \$ Balance or Value of Area	Percent of Average Income	Average \$ Balance or Value of USA	Index (Base USA)
2016 Estimated Total Households	362,924		121,514,895					
2016 Estimated Total Income (Millions)					\$ 36,818		\$ 8,442,734	0
2016 Estimated Average Household Income					\$ 101,449		\$ 69,479	146
Checking/DDA Products								
Interest DDA	157,392	43.37%	54,178,892	44.59%	\$ 16,680	16.44%	\$ 9,461	176
Regular/Non-Interest DDA	206,837	56.99%	64,549,863	53.12%	\$ 7,325	7.22%	\$ 5,009	146
Transaction/DDA	334,598	92.20%	112,046,111	92.21%	\$ 12,874	12.69%	\$ 7,869	164
Credit Card Products								
Bank Credit Card	291,617	80.35%	90,254,615	74.27%	\$ 10,847	10.69%	\$ 7,612	142
Bank Credit Card with revolving balance	248,583	68.49%	73,413,659	60.42%				
Discovery Card	74,073	20.41%	26,693,224	21.97%	\$ 6,519	6.43%	\$ 3,073	212
Discovery Card with revolving balance	42,517	11.72%	14,165,915	11.66%				
MasterCard Card	193,680	53.37%	58,628,166	48.25%	\$ 5,464	5.39%	\$ 3,976	137
MasterCard with revolving balance	128,835	35.50%	38,416,583	31.61%				
VISA Card	248,576	68.49%	73,189,887	60.23%	\$ 6,250	6.16%	\$ 4,628	135
VISA Card with revolving balance	163,433	45.03%	49,120,032	40.42%				
Delivery Products								
Account Relations (Ave. per household)					10		9	111
Asset/Cash Management Account	32,415	8.93%	6,964,573	5.73%	\$ 314,926	310.43%	\$ 290,060	109
ATM/Debit Cardholder	323,907	89.25%	103,415,531	85.11%				
ATM/Debit Card User	297,930	82.09%	93,887,178	77.26%				
ATM/Debit Trans/Month (Ave. per HH)					7		8	95
Holding Company Relations (Ave. per HH)					3		2	108
Institution Relations (Ave. per HH)					5		4	104
Use Internet Banking	272,048	74.96%	84,215,647	69.30%				

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	Product Count of Area	Percent of Area House- holds	Product Count of USA	Percent of USA House- holds	Average \$ Balance or Value of Area	Percent of Average Income	Average \$ Balance or Value of USA	Index (Base USA)
Mutual Fund,Obtain from Bank/SL/CU	15,322	4.22%	3,545,822	2.92%				
Mutual Fund,Obtain from Brokerage	33,077	9.11%	9,650,063	7.94%				
Mutual Fund,Obtain from Mutual Fund Co	35,856	9.88%	7,016,485	5.77%				
Mutual Fund,Obtain from Other	7,383	2.03%	1,899,378	1.56%				
Mutual Fund,Obtain by Mail	17,944	4.94%	3,284,401	2.70%				
Mutual Fund,Obtain by Phone	10,587	2.92%	3,516,351	2.89%				
Mutual Fund,Obtain in Person	41,664	11.48%	12,144,630	9.99%				
Mutual Fund,Obtain Use Other Method	8,664	2.39%	2,275,678	1.87%				
Mutual Fund,Obtain through Internet	19,353	5.33%	3,298,707	2.71%				
Online Trades,3mos	29,184	8.04%	4,489,692	3.69%				
Online Transfers,3mos	189,029	52.09%	51,421,107	42.32%				
Pay Bill via Internet,3mos	201,923	55.64%	58,318,949	47.99%				
Installment Loan Products								
Auto Lease	8,611	2.37%	3,567,049	2.94%	\$ 14,699	14.49%	\$ 13,837	106
By Dealer	6,656	1.83%	3,114,444	2.56%	\$ 15,176	14.96%	\$ 14,251	106
On Own	2,360	0.65%	497,126	0.41%	\$ 10,831	10.68%	\$ 10,000	108
Auto Loans	76,511	21.08%	39,560,432	32.56%	\$ 14,960	14.75%	\$ 14,498	103
By Dealer	49,326	13.59%	26,575,653	21.87%	\$ 15,955	15.73%	\$ 14,542	110
On Own	28,936	7.97%	15,052,571	12.39%	\$ 12,360	12.18%	\$ 12,430	99
First Mortgages	103,677	28.57%	53,162,787	43.75%	\$ 314,998	310.50%	\$ 155,126	203
First Mortgages > \$150,000	63,540	17.51%	17,737,925	14.60%				
Fixed Rate Mortgages (FRM)	76,807	21.16%	45,436,302	37.39%	\$ 283,428	279%	\$ 147,172	193
Adjustable Rate Mortgages (ARM)	24,562	6.77%	6,869,326	5.65%	\$ 359,009	354%	\$ 186,219	193
Other Rate Type Mortgages	2,262	0.62%	620,930	0.51%	\$ 180,209	178%	\$ 165,430	109
Personal Loans (PL)	53,407	14.72%	24,711,405	20.34%	\$ 47,053	46.38%	\$ 22,454	210
PL Second Mortgage	13,203	3.64%	6,443,406	5.30%	\$ 96,162	94.79%	\$ 38,706	248
PL,Student Loan	24,945	6.87%	7,798,661	6.42%	\$ 31,681	31.23%	\$ 21,777	145

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PL Other Types	20,761	5.72%	12,488,451	10.28%	\$ 21,822	21.51%	\$ 10,861	201
Insurance Products								
Annuity Insurance	31,874	8.78%	9,429,163	7.76%	\$ 130,231	128.37%	\$ 118,295	110
Cash Value of Insurance	50,713	13.97%	23,965,741	19.72%	\$ 37,930	37.39%	\$ 31,798	119
Fixed Rate Annuities	19,474	5.37%	5,779,547	4.76%	\$ 118,753	117.06%	\$ 107,577	110
Variable Rate Annuities	13,766	3.79%	4,208,026	3.46%	\$ 133,545	131.64%	\$ 117,318	114
Investment Products								
Any Prod/Investment Service (exc 401k)	185,472	51.10%	53,305,293	43.87%	\$ 207,661	204.69%	\$ 145,310	143
Any Prod/Investment Service (inc 401k)	235,208	64.81%	72,447,003	59.62%	\$ 233,031	229.70%	\$ 160,800	145
Brokerage Services,Discount	47,245	13.02%	6,990,119	5.75%				
Brokerage Services,Full Service	55,667	15.34%	13,785,288	11.34%				
Brokerage Services,Total	109,707	30.23%	22,469,560	18.49%				
Collectibles/Precious Metals/Other	70,604	19.45%	22,681,990	18.67%	\$ 32,092	31.63%	\$ 19,864	162
Corporate/Municipal Bonds	21,774	6.00%	4,983,997	4.10%	\$ 76,269	75.18%	\$ 69,381	110
Futures/Warrants/Options	12,071	3.33%	2,257,058	1.86%	\$ 45,291	44.64%	\$ 40,858	111
Government Securities	10,540	2.90%	3,510,226	2.89%	\$ 15,438	15.22%	\$ 15,160	102
Make Stock Trades,3mos	49,784	13.72%	9,672,898	7.96%				
Money Market Mutual Funds	22,768	6.27%	5,198,940	4.28%	\$ 88,834	87.56%	\$ 79,321	112
Mutual Funds (inc IRAs)	88,554	24.40%	22,656,955	18.65%	\$ 170,431	168.00%	\$ 139,271	122
Mutual Funds (exc IRAs)	72,204	19.90%	18,354,721	15.10%	\$ 113,386	111.77%	\$ 98,681	115
Mutual Funds (Stock/Bond)	40,524	11.17%	9,685,065	7.97%	\$ 133,640	131.73%	\$ 122,842	109
Real Estate Investments	40,792	11.24%	10,665,687	8.78%	\$ 589,756	581.33%	\$ 365,237	161
Securities	228,988	63.10%	70,688,893	58.17%	\$ 237,010	233.63%	\$ 162,626	146
Stock	98,244	27.07%	23,066,387	18.98%	\$ 155,265	153.05%	\$ 122,495	127
Stocks from Employer	40,678	11.21%	9,703,693	7.99%	\$ 93,678	92.34%	\$ 73,649	127
Stocks not from Employer	69,122	19.05%	15,794,100	13.00%	\$ 165,551	163.19%	\$ 133,649	124

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Total Mutual Funds	133,762	36.86%	36,354,523	29.92%	\$ 198,118	195.29%	\$ 159,235	124
Trust/Estate Planning Services	16,174	4.46%	3,715,488	3.06%				
US Saving Bond/T-Bills/Notes	54,336	14.97%	21,180,211	17.43%	\$ 18,675	18.41%	\$ 9,172	204
Lines of Credit Products								
American Express Card (AMEX)	70,698	19.48%	13,574,785	11.17%				
Home Equity Line of Credit (HELOC)	32,759	9.03%	10,841,966	8.92%	\$ 57,883	57.06%	\$ 31,295	185
HELOC with revolving balance	26,852	7.40%	8,769,595	7.22%				
Personal Line of Credit (PLC)	86,923	23.95%	29,017,437	23.88%	\$ 32,230	31.77%	\$ 19,065	169
PLC with revolving balance	65,013	17.91%	21,325,033	17.55%				
PLC,Other Types	30,240	8.33%	9,630,478	7.93%	\$ 17,571	17.32%	\$ 13,122	134
PLC,Other Types with revolving balance	23,996	6.61%	7,718,439	6.35%				
PLC,Overdraft Protection	30,585	8.43%	11,424,619	9.40%	\$ 12,227	12.05%	\$ 7,663	160
PLC,Overdraft Protection with revolving balance	17,736	4.89%	6,754,489	5.56%				
Overall Credit Measures								
Credit Products (inc Mortgage)	305,214	84.10%	103,431,575	85.12%	\$ 138,527	136.55%	\$ 102,634	135
Credit with revolving balance (including Mortgage)	261,991	72.19%	91,752,368	75.51%				
Credit Products (exc Mortgage)	302,556	83.37%	99,946,325	82.25%	\$ 31,804	31.35%	\$ 23,699	134
Credit with revolving balance (excluding Mortgage)	249,548	68.76%	82,749,388	68.10%				
Credit Products (excluding Mortgage/CC)	152,259	41.95%	62,287,212	51.26%	\$ 42,422	41.82%	\$ 26,998	157
Credit with revolving balance (excluding Mortgage/CC)	248,608	68.50%	73,721,572	60.67%				
Installment Credit Products	106,990	29.48%	50,445,484	41.51%	\$ 34,186	33.70%	\$ 22,369	153
R/E Secured Credit (including 1st Mortgage)	110,383	30.41%	56,858,319	46.79%	\$ 324,542	319.91%	\$ 155,397	209
R/E Secured Credit (excluding 1st Mortgage)	39,566	10.90%	15,462,265	12.72%	\$ 80,014	78.87%	\$ 38,073	210
Revolving Credit Products	295,673	81.47%	92,460,560	76.09%	\$ 20,174	19.89%	\$ 13,414	150
Overall Deposit Measures								

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Deposit Products	339,197	93.46%	113,526,582	93.43%	\$ 86,034	84.81%	\$ 47,590	181
Liquid Deposit Products	338,741	93.34%	113,313,737	93.25%	\$ 46,093	45.43%	\$ 26,189	176
Retirement Products								
401k Plans	167,377	46.12%	50,563,053	41.61%	\$ 97,358	95.97%	\$ 77,205	126
401k in Mutual Funds	91,349	25.17%	24,195,104	19.91%	\$ 124,887	123.10%	\$ 108,843	115
IRA Products	131,708	36.29%	34,138,895	28.09%	\$ 174,051	171.57%	\$ 150,465	116
IRA in CD Products	20,511	5.65%	3,828,778	3.15%	\$ 103,190	101.72%	\$ 97,972	105
IRA in Mutual Funds	36,236	9.98%	9,315,258	7.67%	\$ 190,569	187.85%	\$ 144,300	132
IRA in Savings Accounts	9,034	2.49%	2,249,300	1.85%	\$ 74,750	73.68%	\$ 71,619	104
IRA in Other Products	55,777	15.37%	16,168,814	13.31%	\$ 161,011	158.71%	\$ 144,146	112
IRA in Securities Products	57,252	15.78%	14,430,035	11.88%	\$ 194,777	192.00%	\$ 157,299	124
IRA in Other Investment	25,044	6.90%	5,793,137	4.77%	\$ 169,539	167.12%	\$ 159,781	106
Keogh Plans	7,465	2.06%	1,457,435	1.20%	\$ 40,931	40.35%	\$ 38,867	105
Other Retirement Plan Products	195,510	53.87%	61,498,914	50.61%	\$ 99,456	98.04%	\$ 77,182	129
Private Pension Plans	69,347	19.11%	23,847,554	19.63%	\$ 41,005	40.42%	\$ 32,971	124
Retirement Savings Products	228,913	63.07%	70,644,420	58.14%	\$ 185,086	182.44%	\$ 139,903	132
ROTH IRA	42,594	11.74%	10,710,035	8.81%	\$ 131,651	129.77%	\$ 113,631	116
Savings Products								
CD Products (inc CD IRAs)	104,065	28.67%	25,960,253	21.36%	\$ 123,901	122.13%	\$ 87,600	141
CD Products (exc CD IRAs)	100,666	27.74%	25,170,286	20.71%	\$ 107,059	105.53%	\$ 75,446	142
Fixed-Interest Savings (exc IRA)	278,159	76.64%	88,320,346	72.68%	\$ 23,274	22.94%	\$ 13,714	170
Money Market Savings Products	111,157	30.63%	27,838,038	22.91%	\$ 51,049	50.32%	\$ 38,848	131
Regular/Liquid Savings (exc IRA)	295,825	81.51%	93,019,309	76.55%	\$ 38,783	38.23%	\$ 22,916	169
Savings Products	302,527	83.36%	95,068,583	78.24%	\$ 82,776	81.59%	\$ 48,037	172
Tax-Advantaged College Savings Account (529 Educational SavingsPlan, Educational IRA, prepaid tuition, etc.)	18,522	5.10%	6,061,421	4.99%	\$ 29,059	28.64%	\$ 25,349	115

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Variable-Interest Saving (exc IRA)	107,323	29.57%	26,713,234	21.98%	\$ 46,581	45.92%	\$ 34,453	135
<p>The Financial CLOUT data set is developed using three years of proprietary Market Audit survey results. The Market Audit survey is a syndicated study of household financial behavior that provides comprehensive and accurate information about consumer consumption of financial services. Each year, the Market Audit program collects information from approximately 75,000 respondents across the nation about all of their financial account relationships with all financial institutions, both traditional and nontraditional. The interviews are conducted year-round to provide continuous, consistent, and unbiased market information for financial services products.</p>								